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THE AMERICAN

A NATIONAL JOURNAL

VOL. XXIV—No. 598 PHILADELPHIA, SATURDAY, JANUARY 11, 1896 PRICE FIVE CENTS

THE AMERICAN.

A NATIONAL JOURNAL.
PUBLISHED WEEKLY, ON EACH SATURDAY.
[Entered at the Post Office at Philadelphia as matter of the second class.]

BARKER PUBLISHING COMPANY, PROPRIETORS.
WHARTON BARKER, EDITOR AND PUBLISHER.
BUSINESS AND EDITORIAL OFFICES,
Rooms 24 and 26
Forrest Building, No. 119 South Fourth Street, Philadelphia.

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*Address through Post Office: THE AMERICAN, Box 1202, Philadelphia.

CONTENTS OF THIS ISSUE.

	PAGE
Notes of the Week,	17
EDITORIALS:	
Looking Forward,	20
The Abuse of Clearing House Certificates,	21
A Panic-Breeding System,	22
Woman's Ways,	23
A Chapter About Children,	24
Newspaper and Magazine Notes,	24
OPEN DOORS TO CORRESPONDENTS:	
The Functions of Money Illustrated,	25
Among the Preachers,	26
Our London Letter,	26
Sociological Subjects,	28
Things You Ought To Know,	29
Publications Received,	29
Book Reviews,	30
Art and Science,	30

NOTES OF THE WEEK.

THE antagonism of forces in the matter of dealing with the financial situation has been developed a step farther. The Senate Committee on Finance has voted to substitute a Silver Coinage measure for the Bond Bill sent up by the House, and Mr. Carlisle thereupon issued a proposal to sell one hundred millions of four per cent. bonds, redeemable in thirty years. Both steps were so fully anticipated that neither made even a ripple of sensation. A year ago, opinion was comparatively fluid on the money question, and what either branch of Congress would do was matter of conjecture. There still is a good deal of uncer-

tainty and indecision in the House, but the majority of the Senate have made up their minds, and have their constituencies behind them, in their purpose to resist to the utmost the policy of the gold monometallists represented by Mr. Cleveland and Mr. Carlisle. And as the Senate will stand fifty to thirty-nine on this issue, when the Senators from Utah take their seats, there is no likelihood that the monometallists will obtain control at an early date. Of the great parties it is noteworthy that the Administration is supported by a majority of the Republicans and opposed by a majority of the Democrats, while the seven Populists, of course, are unanimous in their opposition. But even if this third party be left out of the account, the friends of silver retain control by four votes.

The strength of the opposition to silver lies entirely with the Executive, and the clause of the Resumption Law of 1875, which permits the Secretary of the Treasury to keep up the reserve by selling bonds. Even the House is not with the President, as it showed by refusing to have the greenbacks withdrawn, for its passage of the Bond Bill meant no more than that Mr. Reed and his supporters are willing to go through the motions of complying with the President's wishes, and to leave the Senate to interpose its veto. Besides they reasoned that Mr. Carlisle has the power to issue the bonds at any rate, and the bill simply proposed to enable him to do so at a lower rate of interest than he could without it. The refusal to permit him to promise redemption in gold also indicates that the monometallists have no real hold upon the House. It is merely that the more numerous branch of Congress and that which contains the largest block of inexperienced members, has been reduced by Mr. Reed and the other representatives of the Do-nothing policy to a flabby, invertebrate condition, in which it will continue until its members begin to understand each other, and the new men "get the hang of the school house." When that occurs the Speaker will be remanded to his proper place as the servant, not the master, of the House, and the Do-nothing policy will come to a speedy but timely end.

THE prospects of the new loan are none too good from a commercial point of view. In ordinary times nothing would suit the money-lenders of Europe better than to extend their mortgage upon the greatest industrial community of the world. Mr. Carlisle's policy gives them an excellent opportunity to do this, as it adds to our national debt in a shape which is specially adjusted to their wants. It is announced that he will give foreign firms the preference in disposing of the new bonds, as this will secure the extension of European investment in our securities, and will check the outflow of gold, if it does not actually lead to imports of that magic metal, with which our power and our solvency are bound up. But, unfortunately for Mr. Carlisle, there is extreme tension between England and Germany, and foreign investors hesitate to place their gold beyond immediate reach.

But, even with the bonds sold abroad, as Mr. Carlisle hopes, it is quite probable that the effect will not be at all such as he is anticipating. Our former issue of bonds for this purpose caused

no great inflow of gold from Europe, while it added heavily to our indebtedness to Europe. Those bonds were not bought with gold, but with exports of European manufactures, whose volume was greatly increased by the ease of payment thus secured to the importers. The sudden and vast increase of our importations which followed that issue may be traced directly to it, and will be repeated as soon as we make another issue. England, especially, knows how to bring all the world into her debt without the export of a guinea. She holds a mortgage on the plantations, farms, mines and factories of more than half the world, and has obtained this by selling to them what they could quite as well have made for themselves. So she brought India so heavily into her debt by the export of textiles and hardwares, without lending a dollar in coin, that the financiers of Calcutta hardly can govern the country and pay the interest due in gold upon this huge fiscal burden. Mr. Carlisle plays into her hands very directly by his bond policy.

THE commission to investigate the Venezuelan boundary dispute has been selected by the President with care, but is hardly up to the public expectations. It contains two judges, one practicing lawyer, and two college presidents. Mr. White has earned an enviable reputation among diplomats, but he alone of the commission is a practical diplomat. The business community and the representatives of actual politics are both passed over. This is not unnatural in a lawyer, but it is a mistake. After all, public affairs demand the especial training, which makes a separate profession, and it is the easiest of blunders for lawyers and educators to suppose that they know all about the matter, and can go ahead fearlessly. We do not know what will be the amount of contact between the new commission and the English diplomats, but from past experience we should infer that they would find it something less than a match for their professional ingenuities.

The task of the commission is being greatly simplified by the publication of old documents, which greatly weaken the English claims. It is shown that the famous Schomburgk line was drawn by a German-American botanist, at the instance of the British government alone, and that before he set out on his errand he described as Venezuelan territory part of what his line proposed to delimit as British. Also that the protest of the Venezuelan government against the setting up of the posts, which mark the line, was met by pacific assurances from the British Foreign Office, that they did not regard the line as a finality, but only as a basis for further negotiations. Finally that Lord Granville had agreed to submit the matter to arbitration, but that Lord Salisbury cancelled this agreement on coming into power in 1887. These disclosures have made a sensation in London, where they have been published through *The Chronicle*, the youngest and highest in principle of the dailies. One paper admits their force by charging Mr. Olney with concealing them, in order to involve the two countries in a quarrel. Mr. Chamberlain is equally *naïf* when he declares it an insulting suggestion that the Foreign Office was rully conscious of its previous admissions when it took the new ground, embodied in Lord Salisbury's despatch. It is evident that the English are coming to their senses in the matter, and are by no means in so bellicose a mood as they were a fortnight back. Several of their papers frankly recommend that they accept the proposal and arbitrate, notably *The Saturday Review*, which is surpassed by none of them in its unfriendliness to our government and people.

It was, indeed, our blunder to propose arbitration, and theirs to refuse it. All experience shows that we would have got the worst of it, if they had accepted the offer. Our amiable friends, the European Diplomats, out of which international boards of arbitration always are composed, would have carried the frontier of British Guiana beyond the Orinoco, and have given all the auriferous territory to England as a matter of course. Even then they

would not have equaled the performance of the Halifax Tribunal in the matter of the fisheries, or that of the Bering Sea Tribunal of later date, under whose rulings the seal fisheries have been destroyed by Canadian pirates. By all means arbitrate—the Monroe doctrine.

THAT the insulting estimate of President Cleveland and his message, which found expression in the English newspapers, was due largely to statements sent to London from New York, we inferred at the time of the greatest excitement. This supposition is fully confirmed by Mr. Harold Frederick in one of his letters to *The Times* of New York. He says:

"The whole controversy might indeed have been robbed of most of its bitterness, and Englishmen might be frankly saying to-day that no harm has been done in waking them up rather sharply to the fact of their negligent remissness in dealing with Venezuela, if concerted outrageous abuse of President Cleveland had not been imported from America into the affair at the very outset. The mails will be bringing this back to you, and you will find that from the beginning Englishmen were told that the President of the Republic had deliberately prostituted his office, and conjured up the spectre of war, to secure a third term for himself, that only hoodlums supported him, and that every decent element in American citizenship stood aghast and revolted at his criminal behavior. When Congress revealed itself unanimously at his back, we were told that they were corrupt, cowardly politicians who were striving to outstrip the President in a race for the votes of the ignorant jingo mob. Now that a deadlock on the tariff and revenue measures has arisen between the Capitol and the White House, we are informed that Congress discovered that the country was solid against President Cleveland, and so hastened to retrace its steps. For ten days the British mind has been fed exclusively on this sort of thing, with hardly a correcting note of any kind, and, though I dare say it has contributed to allay British apprehensions, and evoke British amiability, these ends seem to me to have been bought at a larger price than any self-respecting community ought to be asked to pay."

There is nothing now in all this. The contemptuous tone taken by the organs of English opinion toward everything American, and the familiarity of the English public with whatever is seamy or questionable in our social and public life, to the exclusion of what is excellent and of good repute, are directly traceable to the mischievous agency of a few cynical newsmongers in New York, who find employment as correspondents of London dailies. *The Times* has been an exception, but the despatches to the other dailies are of a character to throw Americans in England on the defensive all the time.

THE champions of gold-monometallism take great comfort from the figures which show a considerable increase in the world's output of that metal. They claim that nearly \$180,000,000 was mined in 1894, and an average of \$146,715,280 for the five years beginning with 1890. They claim that when the figures for 1895 are in they will show a large advance upon this, yet their own figures are sufficient evidence against their theory and their policy. In the five years—1856-1860—the average annual addition to the world's stock of gold was \$134,083,000. Since then we have had an increase of but \$12,000,000 a year to meet the increased demand for money caused by the world's growth in population, in trade and in industry. What other interest of importance has achieved a growth of less than eight per cent. in thirty-five years? Put that trifling growth alongside the vast expansion of merchant shipping, of iron making, or of the manufactures of textiles, and it is seen at once that the gold supply has advanced like the tortoise, while everything else has gone ahead with the strides of a Hercules.

Besides this, in 1856-1860 the mints of the world were open to silver as well as gold, and found the supply of the latter, although but eight per cent. less than at present, insufficient to meet its need for money. How much greater the present insufficiency of gold for present needs!

THE State of Arkansas is going to make an experiment in prison discipline. It is hiring out 300 convicts to find employment on a great cotton plantation. This is an improvement on the chain-gang system, which has been so fruitful of abuses all over the South. In the absence of manufactures, the Southern States have been obliged to seek some kind of outdoor employment for their convicts. It was just the same want of indoor employment which caused Sir Walter Crofton, when in charge of the Irish prisons, to devise the system of prison discipline which bears his name, and which has justified itself by its splendid results. In this every sentence is divided into three equal parts. The first third is spent in oakum-picking, or some equally monotonous and unattractive employment in a prison cell. The second sees the convicts transferred to an open plain, where they are set at work at farming. The third is spent in an apprenticeship under the surveillance of the police. The convict who tries to escape from either second or third stage goes back to the oakum-picking and his cell to begin it all over again. He who obeys the law finds himself transferred to an honest and remunerative employment when his time is up, instead of being turned loose to resume his old mode of life. Is it beyond the wisdom of our Southern States to set the Northern an example by adopting this sensible discipline for their prisons?

THE entrance of Utah into the sisterhood of States is completed, and the experiment thus made will be watched with curious interest. The Mormon Church is still heavily preponderant in the population of the new State, which forbids polygamy by its constitution. The belief of those who advocated admission, is that long and free intercourse for thirty years with the Gentiles, and the rapid rise of industrial interests, such as silver-mining and sheep-keeping, have changed the temper of the people of Utah. They still are loyal to their Church as a church, but not so ready to accept its lead in civil affairs. They have become conscious of an identity of interest with the rest of the country, and signalize this by breaking their long compact with the Democrats and coming over to the party of Protection. This no doubt is true as far as it goes; yet the dominance of a single sect in this new State, and that sect which has shown the disposition to dictate and domineer, is certainly a signal of danger ahead.

We now have but three territories left under the care of the national government—New Mexico, Arizona and Alaska. The first has the best claim to be considered a candidate for Statehood, but the preponderance of Spanish blood in its white people will probably cause the postponement of its claim to admission. It is, curiously enough, the part of our national domain on which the European first established himself, and its capital, Santa Fé, is the oldest city in America.

THE elevation of Monsignor Satolli to the Cardinalate, and the close of his services as Papal Ablegate to the Roman Catholic Church of America, suggests an estimate of his whole work in this capacity. He has held an exceptional and difficult post, as the representative of the Papacy in a country which has no concordat or other official relation with the Pope, and yet one which cannot any longer be treated as a field of missionary labor merely. In such a field the bishops are invested with a degree of authority over their flocks and the lower clergy, and the parish priests with an authority over their congregations, which is not normal in view of the canon law. There were many signs that it could not continue much longer in America, as the friction attending both relations had become excessive. Yet it could not be terminated in the usual way, as the United States could enter into no such stipulations as even Protestant rulers in Europe form with the

Pope. To adapt the usual rules of ecclesiastical government to "a free Church in a free State," without committing the Papacy to that method of adjusting the relations of Church and State, was Mgr. Satolli's task, and he seems to have discharged it with great ability and much justice. The limits to episcopal and priestly authority have been drawn with a firm hand, and without encouraging contention and strife in any quarter. The problem of education has been handled in a much broader spirit than prevailed before his coming. The asperities of race and of nationality, which even the all-embracing unity of the Roman Catholic Church cannot eliminate in a country which possesses such a mixture, have been mollified. The strife of German with Irish, which had broken out in public denunciation, has been pacified. On the whole, his success has been very noteworthy, and beneficial to the cause of order, of education, of temperance and of social peace. Yet his arrival was signalized by the organization of a bitter crusade against the Roman Catholic Church, which has not yet spent its force.

If America gave England a rather cheerless Christmas, Germany and the Transvaal Republic wrapped her New Year's day in gloom. The South African Republic, under the London convention of 1884, enjoys a virtual independence, the suzerainty formerly claimed by Great Britain being confined to the residence of a consul general. But since the gold discoveries of 1886 there has been a rush of English and other foreigners into the territory of the republic, and these *Uitlanders* have been demanding equal rights with the Dutch *boers* in the management of the government. The Dutch, however, treat them as aliens, since they are not willing to renounce their British allegiance, and accept that of the Republic. Mr. Cecil Rhodes, the proconsul of Southern Africa, and prime minister of Cape Colony, saw the opportunity for just such another exploit as that by which he stole Swaziland from its people. He encouraged the fitting out of an expedition of English adventurers to seize the control of the Transvaal government, and put the alien population in possession. The failure of the expedition might have been foreseen. The *boers* are a rough, uncultured people and characterized by very primitive ideas of their duty toward the blacks. But—as the British found at Islandana—they are the best marksmen in the world, and a crowd of filibusters simply had no chance with them.

Here the matter might have rested. As England declared her readiness to stand by the convention of 1884 (after the news came of the defeat of the filibusters), and demanded the resignation of Mr. Rhodes. The absorption of the Transvaal might have been put off till a more convenient season and a more successful raid. Unfortunately for the English, the young German Emperor seems to have caught the infection of our example, and stretches out his hand to protect a lesser state from the British encroachments. Evidently there is a growth of international altruism, when the big countries cease to care only for their own aggrandizement, and begin to look after the interests of their weaker neighbors. The Emperor sends President Krüger, who has ruled in the Transvaal for thirteen years, his very hearty congratulations on the defeat of the filibusters. And what is worse, the Emperor has received the applause both of his own people and of the French, for this act. The wonderful unanimity of the continent in supporting England's aggressions upon Venezuela, indicated no love of her, but only dread of us. They all avow their great satisfaction with the defeat of the filibusters, and with the Emperor's outspoken declaration of his sympathy.

There is perhaps but little likelihood that the transaction will lead at once to serious consequences. But the incident is a warning to England of the extent to which her arrogant selfishness has made her hated, and a fresh illustration of the spirit of aggression we are combating in Venezuela.

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LOOKING FORWARD.

NOW that the President has fixed on the issue of \$100,000,000 bonds, to be sold for gold, and has so far yielded to public opinion as to condescend to offer them publicly, and now that Mr. Carlisle has issued his call for bids, the country looks anxiously forward to the results.

Where is the gold to come from? How will the money market be affected? What effect, temporary and permanent, will the issue have on the gold reserve? If subscribed in this country, and paid for by American gold, what effect will the virtual contraction of our currency by \$100,000,000 or more have on business? If taken by foreign bankers and paid for by foreign gold, will we derive any benefit, or will the loan, in that event, result as the last? Such are the questions that naturally present themselves.

Investors in America are invited to subscribe. Banks and other financial corporations are asked to bid directly for the bonds. Any syndicate of foreign bankers and their allies in this country, that has been formed to take the loan, must buy the bonds in competition or not at all.

To whom the bonds will finally be allotted remains to be seen, but it is more than likely that the whole issue will be secured by the syndicate that J. Pierpont Morgan is said to have formed. Not that there will not be other bids higher than that likely to be made on behalf of the syndicate, but, as at the time of the second bond issue by this Administration, when the syndicate to whom the bonds were allotted in entirety, made two bids, the highest conditional on the allotment of the entire issue, so the syndicate now formed, may make their bid for all or none. Thus it will be in the power of J. Pierpont Morgan and his associates, unless the public subscriptions exceed the amount of the issue, to oblige the government to reject higher bids than their own in order to obtain a market for the whole. For this reason it is more than likely that the whole issue will be sold to the syndicate already formed.

But if individual investors over the country subscribe liberally for the bonds of the new issue, to an amount equal to, or in excess of, the total issue, and at better prices than offered by any syndicate, thus making it morally obligatory on the Secretary of the Treasury to allot them the bonds, what will be the effect? A great demand among the fortunate bidders all over the country for gold will become pronounced. Even before the allotments are made, the demand for gold will become great, for bidders, in expectancy of being allotted the bonds they bid for, will be tempted to take time by the forelock, and withdraw gold from the banks, if possible, or from the Treasury, or offer a premium for gold, and make every effort to accumulate gold before they are required to make payment, fearing that the great demand for gold with which to pay for the bonds must ultimately send it to a premium.

Investors have, as a class, no hoards of gold of their own. Their idle funds are on deposit in the banks and trust companies, and they will draw against such deposits, for the funds with which to subscribe for the bonds. They will ask for gold. If gold is refused, they will demand greenbacks and Treasury notes, and either present them directly at the sub-treasury in New York, and in the case of the Treasury notes, at the sub-treasuries in other cities, for redemption, or buy gold with them at such small premium as will amply repay the brokers selling gold for the trouble and onus of taking the notes so received to the sub-treasury for redemption, and thus replenishing their supplies. In any case, if the bonds are largely subscribed for by investors over the country, the withdrawal of deposits from the banks will be large. The banks themselves may subscribe, but if they do so, the effect on the money market will be the same as if the funds were withdrawn by depositors. The loaning of their gold to the government will force the banks to contract their loans to their customers. If they loan their funds to the government they will have less to loan to their ordinary customers.

Thus, in the event of the bonds being subscribed in America, loans must be contracted by the banks, and those who are carrying grain, or cotton, or other produce, or bonds or securities, on loans made by the banks, will be obliged to throw their property on the markets in a wild endeavor to realize the money necessary to pay their loans. Thus prices will be forced lower to the infinite losses, not alone of speculators, but of all producers as well.

To provide the gold in payment for the bonds, will strain the resources of the banks. The National and State banks in the country, hold not over \$200,000,000 of gold or gold certificates in their own vaults. Over three-fourths of this is held by the National banks. To provide the gold in payment for the advertised issue of government bonds would then oblige the banks to part with one half of their gold, and this they are not prepared to do, and cannot legally do without contracting their loans.

To part with \$100,000,000 of gold will reduce their reserves to much below the legal limit. When their reserves are impaired, the National banks are required to cease to make discounts, and to cease to discount would bring on a direful sacrifice of property, and violent fall of prices. The banks in the Reserve cities may avoid this by an unauthorized issue of Clearing House Certificates, but no such alternative is open to the country banks.

If the banks are called upon to supply the gold in payment for the government bonds now offered by Mr. Carlisle, contraction of loans and the issue of Clearing House Certificates must follow. It has already commenced.

And, as to the gold reserve, the increased demand for gold cannot fail to accelerate its depletion. The demand for gold to pay for new bonds issued with the avowed purpose of replenishing the gold reserve, will cause immediately increased drafts on the same reserve. It may lead to the presentation of greenbacks and Treasury notes in such numbers as to force the suspension of gold payments before any gold can be turned into the Treasury on account of the issue of bonds now announced.

The payments for the bonds, if subscribed for by American investors, must lead, first to the withdrawal of gold from circulation, and hoarding it in the Treasury, and finally to the hoarding of greenbacks and treasury notes in the Treasury to a like amount as they are presented for redemption, and take the place of the gold withdrawn. Thus the ultimate effect of the issue, if subscribed at home, will be to contract our currency by \$100,000,000 or more, and cause a further and disastrous fall of prices.

If, on the other hand, the bonds are taken by a syndicate of New York and foreign bankers, if they are paid for in foreign gold, the experience of last spring and summer will be repeated. Prices may, as then, momentarily rise on the stimulus given by the importation of gold and local inflation of prices. Imports may, as then, increase in volume, and custom receipts may increase. But increased imports, stimulated by artificial imports of gold, and for which there is no real demand, must be paid for, and gold must be sent abroad in payment, for such a rise in prices that induces imports, must check exports, and thus lead to the accumulation of our indebtedness abroad. With the export of gold, the demand on the Treasury reserve would be renewed, the volume of money contracted, and a fall in prices result.

The inevitable result of the bond issue now announced, must then be a further fall in prices, and, like the three issues that have gone before, it will fail to permanently add to the gold in the Treasury.

Step by step we are approaching nearer and nearer to bankruptcy. It is but the inevitable result of gold-monometallism.

Experiments have shown that mild currents of electricity may have a beneficial effect on the growth of plants, but, of course, a heavy charge will kill a plant just as lightning will kill a tree.

THE ABUSE OF CLEARING HOUSE CERTIFICATES.

THE practice of our banks in discounting notes and making other loans due at fixed and future dates to an amount of several times their paid-up capital by crediting the borrowers on their books as depositors, treating such deposits of credit just as deposits of money, and in undertaking an impossibility by obligating themselves to meet drafts against such deposits of credit in money if demanded, exposes the customers of the banks to grave peril, the depositors of actual money to undeserved and needless losses, and would lead to the inevitable failure of the banks whenever confidence was impaired and there was an unusual demand for money, if at such times the banks did not take the law into their own hands, virtually refuse to meet the drafts of their depositors in money, refuse to pay checks save by offset, and avoid failure by the arbitrary issue of Clearing House certificates.

While freely loaning their credit and undertaking to pay deposits of such credit in money if demanded, the banks do so in the belief that they will not be called upon or required to redeem the promises so freely given to pay money, save as to a small proportion of the obligations undertaken, but that the deposits created by the exchange of individual for bank credit, involving no payment of money but wrongly made payable in money, will be paid as they were created by the offset of one debt against another.

As a result of the present stringency and the increased demand for money, caused by the demand for greenbacks and Treasury notes to be exchanged for gold and the accumulation of gold by prospective purchasers of bonds if you will, the banks have been called upon to fulfil their obligations so freely and unwisely undertaken, without the intention of performing them, of paying deposits which they have credited borrowers, in money. They have been called upon to meet drafts for money to an unusual and unexpected extent, they find their reserves depleted, in some instances to below the minimum required by law, and they find themselves face to face with the necessity of resorting to the issue of Clearing House certificates to enable them to even keep up the appearances of payment.

As in 1893, the banks in the great reserve cities are on the verge of an arbitrary suspension, not of specie payments, but of suspending payments in money of any kind, save to favored customers. In 1893 the banks of New York and other reserve cities refused to honor drafts in money, not alone to those customers whose deposits were largely the creation of credits granted to them by the banks, of notes discounted and other loans made them, not alone of those depositors who had deposited actual money, but of the banks all over the country that had deposited with them, as authorized by law, a large portion of the reserve they are required to keep to insure the prompt payment of their depositors. The banks in Philadelphia and other reserve cities followed the example of the banks in New York and refused to meet the urgent demands for money of the country banks, and absolutely refused to pay either the drafts of the country banks or the checks of their individual depositors, save in drafts acceptable on deposit with each other, except in special and favored cases. Their depositors were told in effect, if you doubt the solvency of the bank in which you have a deposit we will give you a Clearing House due bill that will be accepted by any of the other Clearing House banks, and enable you to transfer your deposit to any bank you see fit.

The control of the country banks over that portion of their reserve deposited with the New York banks was restricted to the right to transfer their balances from one bank to another. To the bank in need of money this right was, of course, worthless. The deposits that they had made in the banks of New York and other reserve cities, which the law authorized them to count as reserve, and which the law regarded as equally available for the payment of their depositors as cash in their own vaults, they found in their

hour of need utterly unavailable. Their depositors wanted money. Drafts on New York or other reserve cities, payable on presentation not in money, but bearing the stamp payable only through the Clearing House across their face, were naturally unacceptable to their depositors. They needed money, they demanded money. Drafts that simply permitted them to transfer their deposit from the local bank to another in New York or elsewhere, they refused. The reserves of the country banks consisting of balances due them by other banks being absolutely unavailable, many that could otherwise have weathered the storm were forced to suspend.

The experience of 1893 seems now about to be repeated. It must be repeated whenever the banks are called upon to redeem their credits that they issue in the expectancy that the drafts drawn against such deposits would not be presented for payment in money but would be deposited in the same or other banks and paid through the Clearing House by offsetting one debt against another, to an unusual extent in money. When such a demand comes the banks are obliged to resort to the issue of Clearing House certificates, not of such Clearing House certificates as are recognized by the National Bank Act and representing specific deposits of lawful money deposited with the Clearing House Associations, but of Clearing House certificates issued against deposits of bills receivable that have been issued in times of panic and are now issued without authority and counted as a part of the legal reserve without warrant of law.

The necessity of resorting to unauthorized issues of Clearing House certificates whenever unusual demands are made on the banks, is evidence of an inherently weak system. The issue of such certificates saves the banks that are united in the Clearing House Associations, but it entails great hardship and often ruin upon the country banks, whose deposits in the reserve cities are made unavailable, and who are obliged to meet demands upon them in money. It is undeniable that the arbitrary suspension of payments by the Clearing House banks in the financial centres leaves them at liberty to expand their loans, and by extending needed help to do much to avert the ruin of their customers, check the sacrifice of property and stay the course of panic, but it is none the less true that it puts those in need of actual money, who have deposited actual money and who are entitled to its return, to much inconvenience and expense, and the very fact that in time of unrest and panic the banks are unable to do anything to avert or stop its course until they suspend payments, condemns the whole system.

A panic is the result of a contraction and restriction of credits, and it cannot be cured by further contraction. Only by wise expansion can its course be checked, and the ruin that comes in its wake averted. Yet when panic is brewing our banks hasten and bring it on, by contracting their loans and restricting discounts, as they are obliged to do by the National Bank Act that prohibits the making of loans, or the granting of discounts when their reserve falls below the legal limit, and not until they take the law into their own hands, and until they have suspended payment virtually, if not nominally, by the issue of Clearing House certificates, and the payment of their depositors in Clearing House due bills are they in position to give the needed relief by expanding their loans.

Our system is faulty, for in times of financial stress our banks are unable to give the needed relief that would avert disastrous consequences. The needed relief is only extended after great damage has been done.

Our banks should not be required, and should not undertake to do that which is impossible, namely, pay such deposits which are the creation of discounts and loans of credit in money. The larger part of the deposits of our banks are the creation of pure credit. To undertake to pay such deposits in money, is to undertake the impossible, and it is not only wrong, but it is unsafe, as it has proven to our cost again and again, to make such deposits

of credit payable in money, in the belief that payment in money will not be demanded.

Our banking system is based on the supposition that it is safe to undertake to do what we cannot perform on the ground that we will not be required to carry out what we undertake.

The deposits of our banks are of two kinds, but they are treated as one, and entered in the same accounts. Deposits of actual cash form but a small portion of the gross deposits, especially in the city banks. Deposits of credit, the proceeds of notes discounted, and other loans, form much the larger portion. Notes payable in two, three and four months, received by merchants and manufacturers in payment for their produce, form the basis of a large part of the deposits in the banks. The merchant or manufacturer receiving a note, payable at a fixed and future date, and desirous of making use of it at once to pay his debts, takes it to his bank and asks to have it discounted. The bank, deciding to discount it, deducts from the face of the note, interest calculated to the due day, technically discount, and places the balance to his credit, on the books of the bank. Against this credit the customer draws just as he would against a deposit of actual money, but only a small proportion of the checks so drawn are in ordinary times presented for payment in money. The creditors of the merchant or manufacturer, as the case may be, who has had a note discounted by his bank, and drawn against it in payment of his debts, do not want money in payment. They have debts of their own to pay. They deposit the checks received in their banks, and proceed to draw against them in settlement of their own debts. If the checks happen to be deposited in the same bank against which they are drawn, they are entered up on the books, and one debt cancelled by the creation of another. If they are deposited in another bank, they are settled virtually in the same way, through the medium of the Clearing House. Loans made on time, and secured by the deposit of bonds, produce receipts, etc., take for the most part the same course. No money is passed in the creation of such deposits, and but little is passed in the payment of drafts drawn against such deposits.

But the banks undertake to pay such deposits in actual money if demanded. The actual money they do not possess, and cannot command. They create credit deposits of this kind, generally, to three or four times the amount of their capital, and the only limit is that the country banks must cease to discount or make other loans when their reserve falls below fifteen per cent., and the city banks when their reserve falls below twenty-five per cent. of their deposits. Of course, they cannot pay in actual money such large deposits, on account of which not one dollar of actual money was deposited. If it is demanded, they are required to pay. The result is, their cash is drained, the reserve is depleted to the minimum limit, and they are obliged to discontinue to discount, or make other loans. This, of itself, leads to an increased demand among their customers for money. When help is most needed they are unable to extend it, and finally the banks are obliged to issue Clearing House certificates to save themselves.

Until we learn to treat deposits of actual money and credit separately, until we learn not to undertake to redeem deposits of credit, as well as deposits of money in cash if demanded, every stringency will develop into panic, and force the issue of Clearing House certificates with all its attendant evils. While the banks are required to redeem the credits they give their customers in money, they cannot extend that credit when most needed.

The banks should undertake and be required to repay deposits of money on demand, but they should not undertake and should not be required to pay in money deposits that represent no money, but simply the exchange of the acceptable and recognized credit of the bank for the unknown and unavailable credit of an individual. Drafts on such deposits should be paid by offset of one debt against another, just as they are created, and when this is made the practice, then the banks will be in position to safely expand their loans when most needed, and thus nip impending panics in the bud.

Let deposits of credit and deposits of money be treated separately and kept in separate accounts. Let provision be made for their payment as they were created, and then let the issue of Clearing House certificates under all or any circumstances be forbidden.

A PANIC-BREEDING SYSTEM.

The national Banks of the United States are divided into three classes—1, those of the Central Reserve Cities, at present New York, Chicago and St. Louis, which are required to keep on hand in their own vaults twenty-five per cent. of their deposits;—the national banks are required to keep on deposit in the United States Treasury a sum equal at all times to five per cent. of their respective circulations, which sum they are authorized to count as part of their lawful reserve, the same as if it was in their own vaults,—2, the Banks of the Reserve Cities, originally Albany, Baltimore, Boston, Cincinnati, Chicago, Cleveland, Detroit, Louisville, Milwaukee, New Orleans, Philadelphia, Pittsburgh, St. Louis, San Francisco and Washington, to which several have since been added, it being enacted that on the request of three-fourths of the national banks in any city having a population of over 50,000, the Comptroller may add such city to the list of Reserve Cities, which are required to keep a reserve amounting to twenty-five per cent. of their deposits, but one-half of which reserve may consist of balances on deposit with a bank or banks in the Central Reserve Cities; and, 3, all other banks that are required to keep a reserve of fifteen per cent., three-fifths of which may be kept on deposit with any bank or banks of a Reserve City.

Deposits made by the country banks with banks of the Reserve Cities as part of their reserve, and by Reserve Cities with banks of the Central Reserve Cities, being of a permanent nature, the banks of the Reserve Cities look upon such deposits as especially desirable, and very generally pay interest on such deposits. Thus enabled to secure a small return as interest on that portion of their reserve which they are authorized to keep on deposit, the country banks in the Reserve Cities, and the Reserve Cities with the banks of the Central Reserve Cities, they are tempted to so place their balances and keep their reserves so far as they are permitted, on deposit, presumably on call, in preference to keeping them in their own vaults. This practice of keeping reserves on deposit impairs the usefulness and strength of the country banks just when aid is most required by their customers and they need to husband their resources.

Deposits of the country banks with the banks of the Reserve Cities are declared by the national bank act to be equivalent to cash held in their own vaults, and equally as good and as available to secure the prompt payment of their depositors. As a matter of fact, such deposits are equivalent on the statute book, but in nothing else.

Nominally, they are payable in cash on demand. Practically, they are unavailable when most needed. In times of confidence, when there is no unusual demand for money, when there is no drain on the reserve held in the vaults of the country banks, and when they have no need for the money on deposit in the Reserve Cities and counted as a part of their reserve, then the banks in such cities are in position to pay such deposits, but when confidence is lacking, when credit collapses, when the country banks are called upon to meet unusual demands for cash, when the cash in their vaults is depleted, and when they are in urgent need of their deposits in the Reserve Cities, then the banks in such cities, similarly strained, are unable to respond. When the country banks most need money, their drafts are met by Clearing House Due Bills, and they are thrown upon their local resources to struggle as best they can.

Unable because of position and isolation to follow the lead of the banks in the large cities, in which their reserves are tied up, and meet all drafts by the issue of Clearing House Certificates, they are obliged to violently contract their loans in a desperate

effort to meet the demands made upon them. They must pay all demands in money or suspend. No middle course is open to them. No half-way measures will avail and no measures of relief such as those made use of by the banks in the Reserve Cities in arbitrarily suspending payments, in refusing to honor drafts save in Clearing House Due Bills, in making settlements between themselves in Clearing House Certificates unauthorized by law,—the ultimate redemption of which is presumably secured by deposit with the Clearing House Associations of sundry bills receivable—and in counting such certificates as cash and part of their reserve, are open to them. They have no alternative save to pay in money or close their doors, and with their resources weakened because of the false dependence placed upon that portion of their reserves deposited in the banks of New York and other Reserve Cities, their position is made doubly critical. Drafts on New York or other Reserve Cities are no more desired by those demanding payment at their counters than the drafts they hold against the local bank, and hence deposits in the Reserve Cities are at such times worthless.

The country banks must provide the money to meet the drafts upon them, and this they can only provide by contracting their discounts and calling in their loans. This, of necessity, adds to the stringency. Refusing to make new discounts or new loans the banks reduce those upon whom they call for payments of their indebtedness to the necessity of tendering money. Thus the contraction of loans and discounts makes the struggle for money more and more severe and adds to the drain on the bank reserves.

Thus we see banks transformed into engines of destruction and a struggle precipitated between the banks and their customers for money.

Our whole system is conducive of panic and not stability. It is defective in that it leads to the keeping of a large part of the reserve of the country banks in the Reserve cities, especially New York, and in that prohibiting the making of any new loans or the granting of new discounts when the reserve held by the country banks falls below 15 per cent. and in the case of the banks of the Reserve cities below 25 per cent. of their deposits, it obliges the banks to cease discounting and contract their loans just when there is the greatest demand and greatest need for expansion and when a little wise extension of credits might serve to prevent a panic.

The National Bank Act leading inevitably to the centralization of a large part of the reserves of all the national banks in New York, causes the banks scattered over the country to lose their independence of action. Looking more and more to the banks of New York for guidance, becoming subservient to their policies, contracting and expanding their loans in obedience to the dictates of Wall Street as prompted by speculation, and without regard to local conditions or the interests of their customers, the banks are being gradually converted into instruments of speculation controlled in the interests of Wall Street. The centralization of the banking interests in speculative hands is the inevitable result of the system that permits and induces the deposit, not alone of a large portion of the reserves of our national banks, but of their unemployed funds, in New York.

If managed in the interests of the people, banks are a great power for good and by a wise expansion and contraction of credits can give great stability to prices and check speculation, but managed in the interests of speculators and expanding and contracting their credits arbitrarily they can cause fluctuations in prices conducive only of evil, to the ruin of producers and the great profit of speculators. This is the tendency of the banks at this time, and hence the opposition and growing prejudice against banks of any kind.

It is imperative that this tendency be checked. The first step and one that is imperatively demanded, not alone for this reason, but because the keeping of the reserves of the country banks in the reserve cities exposes their depositors to needless risks and

gives them no real security, is to repeal those sections of the national bank act that permit all banks outside of the Reserve Cities to keep three-fifths of the required reserve on deposit with banks in such Reserve Cities, that permit the banks in the Reserve Cities to keep one half of their reserve on deposit with national banks in the Central Reserve Cities, and to require all national banks to keep their reserves in their own vaults.

WOMAN'S WAYS.

THE twilight shadows softly creep
Within my lonely room;
With sobbing breath, my wearied heart
Is sorrowing in the gloom.
And through the mists and ether gray
A bright star shines above!
And I—I am remembering
My mother's changeless love!

In far-off years, a presence sweet
Is ever near my side;
And patient love unfaltering
My childhood's footsteps guide.
Long since, that gentle presence fled
To God's fair home above,
And I, in woman's saddened life
Long for my mother's love!

—H. G. P.

One of the sights at Auburn, New York State, is a prison for women, managed almost wholly by women, there being but one man about the place—a sort of figure head—who is termed a warden, a guardian of very mature years. All the keepers are women, under the direction of a matron. It is a remarkably well-managed prison, of which, consequently, the world hears very little, and it is an economically-managed establishment, for the convicts do all the work.

Some English papers say that for a long time the pocket-money allowance of the Princess Maud of Wales was only \$5 a month. Her mother, when a young girl, had the same amount.

Charming girls are found as saleswomen in the shops in Copenhagen. Their dress is usually a little décolleté and strings of coral beads cover the neck. They are employed also to tie up parcels, and the spare moments they have are spent in embroidery or knitting.

Gottingen has thirty-one woman students this winter semester. They study history, mathematics, modern languages and natural history, and for the first time at this university a woman is studying medicine.

Queen Margherita, of Italy, holds the strictest Catholic views as to the nullity of both civil marriage and divorce. At the time when Signor Crispi first was in power, not only were his two divorced wives still living, but also Donna Lina's divorced husband. When at last Queen Margherita gave way to the pressure put on her to admit Donna Lina to court, she did so in these words: "Very well! Tell Signor Crispi I will receive his wife, but I will receive only one of them, and it must always be the same one."

During the eighteenth century no less than four Empresses held sway over Russia, and if, perhaps, the throne was unjustly usurped in more than one instance, it can at least be said of all of them that they reigned more wisely than the Emperors of that period, and that they have left names more famous than those of their male predecessors and successors. With all her many faults, Catherine the Great proved a wise and powerful monarch, and much that disfigured her history may be forgotten, seeing that she almost totally abolished the custom of subjecting all Russian prisoners to a system of ghastly torture, besides repealing many other cruel and barbarous laws.

A newspaper woman who went up to make a study of Lizzie Borden, when that famous woman was on trial for her life, said the first thing she noticed the afternoon of her arrival in the courtroom was that a button of one of Miss Borden's shoes had worked loose with the play of her foot against the rung of the chair. In the course of the afternoon the button became altogether detached and rolled away. The next morning it had been replaced, and one or two other loosened ones tightened. "It was a small thing, of course," said the woman who observed it, "but it made an impression on me as indicative of the methodic New England nature, which, under such a stress of circumstances, could note and replace a stray shoe button."

A CHAPTER ABOUT CHILDREN.

CHILDISH volumes long neglected,
Worn, dog-eared and old;
Crumpled leaves, designs in pencil
On their margins scrolled;
Dim and dull their pretty bindings,
Dust where shone the gold.

Story books of strange adventure,
Such as Crusoe knew:
"Sunday" books of grave, sweet meaning,
Fairy tales a few;
Fact with fiction neatly blended,
Learning's impulse drew.

Wondrous "yarns" of dogs and pussies,
Lions caught and tamed;
Anecdotes of men whose actions
Made them nobly famed;
Healthful, pure and lovely fancies,
In sweet verses framed.

Childish volumes long neglected!
Links that stronger grow,
Faded tracing on the fly-leaves
Written long ago—
This with dear love, "from Mamma,"
And the date below.

Childish volumes! precious treasures!
She whose gifts they were
Now has passed to the Eternal,
Weep not, nor despair;
Put the books away in silence,
Leave them mould'ring there.

—Beatrice Clayton.

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One day a visitor to the school found Sydney Smith during play hours absorbed in the study of Virgil, gave the lad a shilling, and with it a few kind words of sympathy and praise. "Clever boy, clever boy," exclaimed the stranger, "that is the way to conquer the world." Such unlooked for encouragement broke like a gleam of sunshine across the dreary and troubled life of the neglected boy, and roused within a capable heart the laudable ambition for distinction. Sydney Smith never forgot that man, and to the end of his days praised his deed. The stranger went his way, little dreaming of the good his pleasant words had accomplished, while the lad he had cheered soon afterward rose to the proud position of prefect of the school.

"The little ills of life" says Thackeray, "are the hardest to bear. What would the possession of a hundred thousand a year, or fame or applause, avail to a gentleman who was allowed to enjoy them only with the condition of wearing a shoe with a couple of nails inside it? All happiness would disappear and plunge into that shoe. All life would rankle around those nails."

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A mother has seven children, all of whom are exceptionally bright. One of these, a four-year-old boy, showed great reluctance to attend church, and was constantly in disgrace when there. His mother tried every means to induce him to sit still in vain, until the little fellow said:

"Mamma, there's just one way I can keep still in church."

"What is that?" asked his mamma, eagerly.

"Just let me take off my shoes and stockings, so I can wriggle my toes, and I'll keep still as a mouse."

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Children should be encouraged to walk alone, for they are often made high shouldered by being led by the hand all the time in walking.

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Tottie (aged seven)—"I wonder why babies is always born in the night time."

Lottie (aged eight, a little wiser)—"Don't you know? It's cos they wants to make quite sure of findin' their mothers at home."

NEWSPAPER AND MAGAZINE NOTES.

Freund's Musical Weekly has just issued a neat and tastefully illustrated brochure, entitled, "New York's Musical Celebrities." It is to be followed by "Boston's Musical Celebrities" and "Chicago's Musical Celebrities," and "Representative Dealers of the Music Trade of the United States." All of these works are published by Freund's Business Bureau, and applications for them should be addressed to No. 32 East Twenty-third street, New York.

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The New Bohemian for January has among its contributors a long list of men and women, noted in literary and artistic circles. The leading story, "Two of a Kind and a Joker," is replete with dramatic situations. It is written by Frances Ayman Matthews. Dr. Wm. C. Cooper has a paper on "Hoosier Dialect," and Mr. S. V. Taliaferro contributes a profusely illustrated article on "Folk Lore." Wm. H. Valentine treats of "The Problematic in Our Literature." There are also poems by James Newton Matthews, Jessie Stanford, and others of like fame, and graphic stories of western life.

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The first number of the new volume of *Harper's Weekly*, bearing the date of the 4th inst., contains the opening chapters of a new and interesting serial of a Scotch feud of the latter part of the sixteenth century, by S. R. Crockett.

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Harper's Round Table, dated December 31st, contains a number of capital stories. Among them are "The Fate of La Salle," a sketch by Robert H. Fuller, of a stirring scene from American history; "How Harry Sowerby Earned his Promotion," by W. O. Inglis; "The Winning of the Y," by S. Scoville, Jr.; "For King and Country," by James Barnes; "The Ravelled Mitten," by Sophie Swett. Julian Ralph contributes a paper on the City of Denver, and Henry Hatton presents the first of a series of articles on "Magic, and How it is Made."

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McClure's Magazine for January is a remarkable edition of 300,000 copies. In addition to the story of Lincoln's life it has many other notable features, such as Murat Halstead's article on Blaine's relation to his own candidacy for the Presidency in 1884, Elizabeth Stuart Phelps's charming autobiographical sketches, Sir William Ball's sketch on the latest studies and discoveries respecting "The Sun's Light," and Anthony Hope's new story of the Princess Osra and the magical land of Zenda.

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Harper's Magazine for January has a beautifully illustrated biography of George Washington, by Professor Woodrow Wilson, of Princeton. The entire December edition was exhausted immediately after publication, necessitating the issuance of a second edition, which is now in the hands of the news agents.

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Harper's Bazar for January is rich in elegant and distinguished fashions for the winter, visiting and reception gowns and out-door costumes in great variety appearing, accompanied by full descriptive details. Among its literary features are such delightful stories as Sarah Orne Jewett's "The New Year Guest," and Marion Louise Pool's opening instalment of a striking serial, "Mrs. Gerald."

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J. Ross Jackson, a well-known newspaper man "on the Pacific Slope," tells the following good story on the *San Francisco Examiner*: "A druggist, named Putnam, was killed in

Willows recently by a man named Sehorn. The telegraphed report came to *The Call* and also to *The Chronicle*. The next morning when Managing Editor Hamilton, of *The Examiner*, was looking over the record of the day, he discovered that his paper had been 'scooped' on that particular item. He thereupon sent for Mr. Corey, the coast editor of the paper.

"'Mr. Corey,' he said, with a dignified look on his face, 'have we a correspondent in Willows?'"

"'Yes.'"

"'Did he send in a report of that murder?'"

"'No.'"

"'Fire him.'"

"'How? By mail?'"

"'No. By telegraph. We can't dispose of a man like that too quickly. A correspondent who doesn't know that a murder has been committed in his town isn't fit for the position. Bounce him.'"

"Mr. Corey went to his record book of correspondents and presently returned to the managing editor.

"'Mr. Hamilton, there are certain circumstances in this man's favor that—'"

"'There are no circumstances that would justify such an exhibition of incompetency. Bounce him, I say!'"

"'But, Mr. Hamilton, this case has no parallel. That man has a good excuse for overlooking the importance of the story.'"

"'Well, what was his excuse?' inquired the editor, becoming nervous.

"'Well,' answered Corey, scratching his chin a moment, 'he was the man who got killed.'"

"Mr. Hamilton lapsed into silence and went on reading some proofs."

Yorick, the humorous writer of the *Fanfulla*, whose real name was Pietro Ferrigni, is dead. For thirty years he stood at the head of the small number of Italian journalists who can be purposely amusing.

The Spokesman Review, Spokane, Wash., issued a few days ago a special edition, containing a series of carefully written articles on Spokane and her many trade and professional interests. *The Review* is a highly successful newspaper, at all times on the alert to aid in building up the interests of that growing territory.

The Standard, Ogden, Utah, celebrated the opening of the New Year and the prospective advent of Utah to statehood by a mammoth edition. The resources and advantages, material and otherwise of Utah, and especially of Weber county, were ably discussed in a number of illustrated articles. What adds to their value is the fact that they were prepared by experts, or specialists, who have been conservative in their statements. They have recognized the fact that the truth told about a state's business aids it wonderfully, whilst exaggeration hurts it. *The Standard's* work has been well done.

The Free Press, San Bernardino, Cal., made its initial bow on the 2d inst. It is a four page weekly, and is published by H. C. Warner, who announces that "*The Free Press* stands pat with the advocates of the white metal, and will be found advocating the remonetizing of silver at the old ratio of 16 to 1."

The New Forum flung its banner to the popular breezes on the 2d inst., bearing the declaration that "any country that pays an average rate of interest in excess of the average increase of wealth is on the road to bankruptcy." Its editor is Mr. W. Bailey, a talented writer, and it is strongly within the possibilities that he will make it the best journal of its class that has yet been published in Minden, Louisiana.

OPEN DOORS TO CORRESPONDENTS.

THE FUNCTIONS OF MONEY ILLUSTRATED.

To the Editor of THE AMERICAN:

Dear Sir—Allow me to make use of your valuable paper to present to your readers a simile which I have found useful in explaining the function of money.

I compare the use of money—medium of exchange—to the use of oil in machinery. Every intelligent man knows that in running machinery there is a large amount of force lost by friction, and that oil is used to diminish that friction to its minimum. In the same way, in the process of production and distribution a great deal of friction is generated, and money is used to reduce it to its least amount. For a people to hope to be prosperous without a sufficient supply of money is as foolish as to try to run machinery with an insufficient supply of oil.

The results of both efforts are of precisely the same nature. When machinery is not well oiled its efficiency diminishes, and if persisted in, it will become so hot that its motion must be stopped, and time given that it may cool off before work can be resumed. In the same way, if the business interests are not sufficiently provided with money, their prosperity diminishes, till it culminates in a panic, which, compelling a halt, and a readjustment, enables, after a time, operations to be resumed.

The amount of oil used depends not only upon the amount of machinery used, but the rate of speed at which it is driven, and the same law holds good in the use of money. An energetic and industrious population will need a much larger amount of money to transact its business than the same number of people of a shiftless and lazy character. The increase of knowledge, and the great improvement in production and transportation are the equivalent in the economic transactions to the increased rate at which machinery is driven.

Of all the trumped up lies used by the monometallists to prevent the adoption of bimetallism, none is more gratuitous than the statement that the increase of the issue of checks and drafts is reducing the demand for money. The improvement in economic methods, which represent the increased speed of machinery, and compel the use of a large amount of medium of exchange have all been made in the last fifty years. Up to the middle of this century there were practically no railroads, with their thousands of ticket offices, where no checks are ever taken. There were no street cars, daily papers, telegraph offices, or any of the thousand different industries which to-day keep a large stream of nickels and dimes in circulation. The large department stores, where credit is never given, did not exist, and cash stores, except in large cities, were practically unknown. Manufactures, instead of being carried on as now, by huge factories, with thousands of men on their pay rolls, who receive their wages every week in cash, were then in the hands of men who boarded their men, and exchanged most of their goods at home for such supplies as they needed, and farmers paid their laborers with such provisions as they raised, and with orders on the store, and settled their accounts once a year, balancing the goods they had received against their wheat, pork, eggs, and such other products as the merchant could send off and use to pay his bills.

The fact is that even under bimetallism there has never been a sufficient supply of money for the need of society, nor will, in my estimation, all the gold and silver which can be mined, and all the paper which can be safely based upon it, prove sufficient to supply the means of exchange in a not very far off future, at the increasing speed at which the economic machinery is being driven, but so long as the people have not evolved sufficient intelligence to provide themselves with a scientific medium of exchange, the best we can do is to use both metals as the foundation upon which our currency is issued, and thus increase as fast as possible the

one thing which is absolutely necessary to the prosperity of the country.

ALBERT CHAVANNES.

Knoxville, Tenn.

AMONG THE PREACHERS.

SELF-WILLED to tread the godless place,
(God keep thy will!) feel thine own sympathies,
Cold, strong, objectless, like a dead man's clasp,
The sleepless, deathless life within thee grasp,
While myriad faces, like one changeless face,
With woe—not love's—confront thee everywhere,
And overcome thee with thine own despair.

—Elizabeth Barrett Browning.

In denouncing unworthy Jews, the *Hebrew Standard* speaks thus: "We are sorry to say that there are quite a number of craven-hearted Jews who feel flattered when told that they look like Christians; weak-kneed Jews who are ashamed of their faith; servile Jews who think that because they eat pork, people will imagine they are progressive; greedy Jews who violate their Sabbath because they can make a few dollars; shoddy Jews who believe that a lavish display of jewelry will atone for their uncouth manners; boisterous Jews who play cards in their shirt sleeves at their hotel rooms with open windows on the Christian Sabbath, and indifferent Jews who only believe in Jewish weddings and Jewish funerals."

There is one Christian minister for every nine hundred of the population in Great Britain, and there is but one in every 114,000 in Japan, one in 165,080 in India, one in 222,000 in Africa, one in 437,000 in China.

The Rev. H. W. Jones, who was pastor of the First Baptist Church, Stepney, Conn., organized a law and order league there some time ago, and started in to purify the town. The members of his church told him in very strong language that they were not in sympathy with his views on reform matters, and he promptly resigned.

In twenty-five years the Presbyterian women of the parent woman's board have raised \$2,690,956, and have 163 missionaries and 1,100 native readers and teachers now in the field.

The late Joshua Vaughan Himes, who died at Elk Point, S. D., at the age of ninety-one, became famous for the aid he gave William Miller in preaching the doctrines of Second Adventism. He was a robust man physically, and an eloquent and persuasive preacher, with a voice of great compass. He was a native of Rhode Island and was bound out as an apprentice to a cabinet-maker when a youth.

The Rev. William D. Mackenzie, pastor of the Morningside Congregational Church, Edinburgh, Scotland, who has accepted a call to the chair of systematic theology in the Chicago Theological Seminary, was born in South Africa in 1859. In 1882 he called to the Congregational Church at Montrose, where he had been married in 1880. In 1886 he spent the summer semester at Gottingen, in Germany, and in 1889 he accepted a call to the Morningside Church in Edinburgh, which worshiped in a rented hall and had only thirty-six members. He leaves it with two hundred and twenty members, and, it is said, he could by remaining make it the largest church in Edinburgh. In 1889 Mr. Mackenzie became the editor of *The Scotch Congregationalist*; in 1890 he published in *The Westminster Review* an article on "The Ethics of Gambling," which is now published in book form by the Sunday-school Union of London. His address of last year before the Congregational Union of Scotland on "The Living Christ, the Actual Ruler of the Church" was published, and has already gone through three editions. While he was considering the call to Chicago he received an urgent call to a lucrative editorial position in London. Mr. Mackenzie is regarded as possessing the rarest qualifications for his new position. He comes recommended by five of the leading theologians in Scotland, among whom are Principal Rainy, of the Free Church, and Dr. James Orr, of the United Presbyterian Church. He is described as being thoroughly evangelical in the best sense, conservative, grounded in philosophy and Biblical theology, familiar with the questions of the times, affable in social intercourse and powerful as a speaker and writer.

OUR LONDON LETTER.

HOW THE PRESIDENT'S MESSAGE ON THE VENEZUELAN BOUNDARY LINE DISPUTE IS VIEWED IN ENGLAND.—"A WAR SCARE" THAT PRESENTS SEVERAL INTERESTING PHASES.—FRENCHMEN AS DIPLOMATISTS.

[From our Special Correspondent.]

LONDON, December 27, 1895.

PRESIDENT CLEVELAND'S message to Congress came as a thunderclap to the English people, and has brought with it variations in prices, and changes in moods on the stock exchange that might have with justice belonged to a war outburst amongst the great powers of Europe. It was so unexpected, and so sudden, that the mere scare spread panic throughout the markets of Great Britain, and has produced a grave feeling of uncertainty and apprehension in every circle, that cannot have but the most mischievous results. This first sentiment of anxiety has now, however, passed into one of confidence; the great—almost sublime trust that the English people have in the astuteness and ability of Lord Salisbury has, to a large extent, had a reassuring effect here. The press are to be thanked, as a whole, for, from the first they have adopted a firm attitude, and one and all, whether Liberal or Conservative, they have refused to consider that a war is at all likely. They have been confirmed in this attitude by the solid and approbatory opinions of the European press generally, and by the sympathetic tone of the Colonial press. It is not at things here that any alarm is taken; it is the violent jingoism of the Americans, who seem to be eager for an international catastrophe, that cause the distrust and fear, that are so prevalent. It remains to be seen whether this opinion will be justified by results, or whether the world-wide reputation for coolness of those, whom it is the pleasure this side of the Atlantic to call "Yankees," will be maintained.

An Alleged Insignificant "Pretext."

When one turns to the cause of the rupture, one is amazed to find so immense a cause united to so small a pretext. The "Venezuela business" has existed since 1803 in one shape or another, and was of some importance at the very time that President Monroe—the man whose doctrine has now been woven into the United States policy—was in office. It has taken some fifty years for the policy to mature, and it is in this respect that people here feel that they are somewhat aggrieved. Into the question, however, of the justice of the Monroe doctrine, this is not the place to enter. The United States have every right as a nation to adopt any policy they choose, and it is not expected here that America will have any regard to consequences save as they affect her intimate interests in this respect.

As a matter of fact, however, Venezuela has all through been only a "dummy" and no one has ever believed that it was on account of a boundary in a small, nay, almost insignificant, South American republic, that the two Anglo-Saxon races would precipitate themselves into war. Some other reasons must be found for this, although none of any feasible order have as yet transpired. The remarkable conduct of President Cleveland remains unexplained here, and it is not too much to say that the English people generally are still in amazement at what was, perhaps, the most strange and unexpected departure in international politics of recent times. Extravagant whispers anent the Russian influences have had circulation, and have gained some credence, owing to the fact that the French press, which was friendly to us at the first shadow of the war cloud, has veered round, and now frankly upholds the action of America. But Russia, as is well known here, has identical interests with China; whose interests, in turn, are opposed to those of America. Thus Russia could not espouse the cause of America, especially in an ebullition of this sort, without endangering and jeopardizing the policy of intrigue she has been pur-

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suing for some time in the far East. Even as a means of distraction she must know that a coalition with America at this juncture would be ineffectual. Great Britain is likely to be all the more intent in watching her interests in the far East, and also in the East at this moment, because absorbing and important as are her relations with America now, they do not admit in the smallest possible degree, of the slightest relaxation in the watchfulness which the Foreign Office here exerts over the vast question connected with the positions at Constantinople and in the far East. Thus the theory of Russia's alliance seems to fall through from the want of reasonable substantiation, and though on the Continent, the theory has obtained to some extent, here it has from the first been derided and put aside.

Another Remarkable "Pretext."

For the only other feasible pretext we have to go from Russia to the domestic policy of President Cleveland. It has been stated here with much confidence that the "war scare" is only part of his electioneering policy. He is desirous of being returned to power in 1896, and so attempts to win the suffrage of the people by a martial outburst of a most popular order. "War with England" would form a most inviting election cry, and would certainly carry the people with it. But even in this instance it is difficult to understand how a people of such cool-headedness as the Americans would lose all their self-restraint, and break forth into loud demands for hostilities, as they are represented to have done by the reports that have reached this side. No; it would appear as if some other cause had existed, which has not transpired yet, and which is powerful enough to sustain the excitement, and inflate the war bubble, now hovering over the two hemispheres.

One phase of the matter which is worthy of note is the remarkable efforts that have been made by authorities, both here and on the Continent to allay the troubled waters and to extend the olive branch. The Berlin, the Viennese and the Italian press have added their efforts to those of the British, and have done all in their power to show how a pacific end to the matter can be obtained. That they should do so is only natural, as in nearly every instance they have interests to guard in the Western Hemisphere which would be endangered if the present enunciation of the Monroe Doctrine were maintained. They accordingly consider that by siding with Great Britain they are not only putting themselves behind a great power, but are advocating their own rights at the same time. France is the only exception to this almost universal example, and some reason for her action is to be found in the intense dislike she bears Great Britain and the great inexperience and lack of diplomacy she invariably displays in her inability to conceal this dislike. If there were any secret understanding between Russia and America it is only to be expected that France would willingly stand in and lend a hand. But it can hardly be conceived that a nation would allow her official journals to give away such a secret understanding in the open and deliberate manner that the Paris press has done. (If such an understanding as the one referred to above exists.) So it is generally conceded here that the idea of a Russian intrigue is untenable.

And Another Equally Blind Guess.

A current of thought which was at first undecided and futile, but which now has gained respectable dimensions, and which is commanding some attention, is the feeling that, perhaps, after all, the President's action is only the outcome of a bitter feeling which has sprung up between America and England, owing to the heavy obstacles that the latter places in the former's way to placing her currency on a sound and convenient basis. The gold exports to London account for most, if not all, of the severe drain that has been made latterly on the United States Treasury. The heavy tax that the gold loans have placed on the American people—gold loans that are advanced by the leading London syndicates—has tended to encumber the administrative and to handicap the

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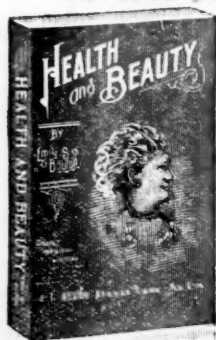
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struggling industries so much, that the opportunity that Venezuela offered of displaying what must be great national bitterness was accepted with reasonable alacrity. The rectitude of President Cleveland in accentuating and inflaming the national feeling may be questioned, but the intensity of the feeling cannot be mistaken. The people of the United States feel that Great Britain wields an excessive and unwarrantable authority as the creditor nation, and the arrogant presumption that emanates from financial preponderance leads her occasionally to infringe international conventions. It will be strange if the question of the currency has placed two of the greatest nations of the world at daggers drawn, but it would appear to those who carefully watch economic developments, and mark the evolution of international life that such a catastrophe is the only natural outcome of the situation. Currency difficulties that inflict on one country an immense burden in the shape of an automatically increasing indebtedness to another, cannot but end in a conflict between the two. Such an indebtedness places too heavy a handicap upon a nation's trade and commerce to be borne long with equanimity, even if the indebtedness were deserved and just. But an indebtedness such as the United States bears to England is undeserved and unjust, and although war is always to be avoided, occasion may be taken that could appeal, and appeal vigorously against such a burden, without detracting to any measurable extent from a nation's integrity.

G. W.

SOCIOLOGICAL SUBJECTS.

HAST thou not known? hast thou not heard, that the everlasting God, the Lord, the Creator of the ends of the earth, fainteth not, neither is weary? There is no searching of His understanding.—ISAIAH xl. 28.

A notable instance of the withering effect upon the Western Indians of the kind of civilization with which they come in contact is in the case of the Rogue River Indians in Oregon. In 1852, when the first white men appeared among them, there were eight hundred members of the tribe. In November, 1854, one-fourth of them had died, and their numbers have gradually decreased until, according to the last census made by the Indian agent a year ago, there were but fifty-four members of the tribe living. This tribe showed no liking for civilized ways, and could not be brought to adopt them, although the government evidently has done all in its power for them along these lines.

Mark Twain takes the ground that Herbert Spencer has so forcibly defended. It is the duty of every man to his neighbor to kick—kick at every petty imposition; kick at every act of insubordination, impudence, surliness on the part of employees. Kick at the laxity which permits a beast to spit and smoke in the public vehicle. Report the conductor who refuses to eject the ruffian. Kick to the manager when the usher is rude; to the superintendent when the clerk is inattentive; to the highest available authority when an injury is done. It is not good nature that prevents kicking among us; it is an attempted fraud to try and make it appear so. Mark Twain calls it timidity. Perhaps it is, but that is not its full name. It is cowardice, downright, abject cowardice, mingled with indifference to duty, one's neighborly rights; and sheer indolence.

Of all the Englishman's qualities the most genuine and beneficent is his blank refusal to submit to imposition. He never "lets it go, what's the use?" He makes a point of finding a use. He is not amiable, but he is just, and his services to his fellow-men are much more substantial than would be a few pleasant remarks. It is for the want of a spirit of "kicking" that our public service is so universally lax, that, indeed, we have so much in our own daily life and experience to kick about. It is the friction that attends a practice that leads to improvement. Let the loafer, the negligent official, the impudent clerk, the insolent corporation learn in every instance that good manners, civility and decent service are attended with less friction and pleasanter consequences than their opposites, and we shall have more of the former and less of the latter.

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PUBLISHED WEEKLY BY THE TRANSATLANTIC PUBLISHING COMPANY

43 FIFTH AVENUE, NEW YORK & 26 WEST 42ND ST. GARDEN GROVE, N. Y.

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THINGS YOU OUGHT TO KNOW.

NO one is the same after any sorrow. It would be a poor result of all our anguish if we were nothing but our old selves at the end of it, the same self-confidence, the same light thought of human suffering. Sorrow lives in us an indestructible force, only changing its form, as forces do; passing from pain to sympathy—the one poor word that includes all our purest and best love.

A bit of valuable information found in the consular reports relates to snuff-taking in Iceland. The official says he is told that "the snuff is made into bars, after the manner of plug tobacco, and sold to the natives in that shape, nearly all of whom are addicted to its use and prefer it thus prepared. The Iclander allows the nail of his right hand thumb to grow long for the purpose, and when using the snuff, scratches it off the bar with his nail on to the back of the left hand and applies it to the nose."

A prominent geologist, who has been looking into the formation of the bed of the Ohio river, forty-three miles below Pittsburgh, says the old river bed is 300 feet above the present water level, and he finds there stones of Canadian granite, whose nearest home now is on the Canadian side of Lake Ontario. In the glacial gravel he came across a rough arrow head, which he attributes to the glacial period, perhaps 300,000 years ago. The testimony of the rocks is in the nature of sensational news, in spite of its great antiquity.

It would be a good idea for mothers-in-law to let their daughters-in-law alone where domestic matters are concerned, unless their advice is asked.

This sounds harsh, but it is meant to be sensible.

The husband's mother, as a rule, is too fussy about her son. Of course it is difficult for her to realize that another woman and a comparative stranger, can know as much about "my boy" as his mother does, but it's very often true.

So that cheery and wide-awake mother-in-law, who comes in smiling, makes no suggestions, offers no criticisms, thinks everything splendid—or says she does—and isn't full of tiresome reminiscences of "how she used to do," is likely to be the power behind the throne if she covets that position.

A man admires a well shod and well gloved woman. He admires a becoming rather than a showy headgear on a woman.

He likes, and is very apt to love, one who sets him at ease—makes him satisfied with himself.

He usually thinks the woman all that is admirable who flatters him judiciously.

No one ever met a man who in his heart did not prefer a woman should know how to make good things to tickle his palate rather than pound a piano or paint china.

He admires a thoroughly charming hostess.

He likes a good feminine listener.

He admires a lovable, womanly woman as much as ever, and always will.

If you don't like the churches, go in and make them better—but do not become a grumbler. Keep yourself aloof from that class of people—for it is the easiest sort of thing to find fault. Any stupid man can do that—but it takes a smart man to make things better. When a man begins to grumble and find fault, you can size him up for a light-weight right away.

PUBLICATIONS RECEIVED.

GALLOPING DICK. By H. B. Marriott Watson. Pp. 270. Chicago: Stone & Kimball Cloth, \$1.25.

ARCHITECTS OF FATE. By Orison Swett Marden. Boston: Houghton, Mifflin & Co. Cloth, \$1.50.

NEW ORLEANS: The Place and the People. By Grace King. New York: Macmillan & Co. Cloth. Illustrated. \$2.50.

BROWN HEATH AND BLUE BELLS. By William Winter. New York: Macmillan & Co. Cloth, 75c.

A SCIENTIFIC DEMONSTRATION OF THE FUTURE LIFE. By Thomas Jay Hudson. Chicago: A. C. McClurg & Co. Cloth, \$1.50.

THE KEY-NOTE: - SUBSTITUTE HONEST MONEY FOR FICTITIOUS CREDIT. By Albert Griffin. Pp. 448. Philadelphia: S. L. Griffin & Co. Price, cloth, \$1.00; paper, 50c.

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Buffalo and Chicago Express } daily 6.33 P. M.
Sleeping Cars }
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Lock Haven, Clearfield and Du Bois Express (Sleepers) daily, except Saturday, 11.30 P. M.

For New York

Leave Reading Terminal, 4.10, 7.30, (two-hour train) 8.30, 9.30, 11.30 A. M., 12.50, 1.30, 2.35, 5.00, 6.10, 8.25, (dining car) P. M., 12.10 night. Sundays, 4.10, 8.30, 9.30 A. M., 12.30, 6.10, 8.25, (dining car) P. M., 12.10 night.

Leave Twenty-fourth and Chestnut Streets, 3.55, 8.08, 9.10, 10.18, 11.14 A. M., 12.57 (dining car) 2.38, 3.45, 6.12, 8.10 (dining car) 11.45 P. M. Sunday, 3.55, 8.08, 10.18 A. M., 12.14, 3.45, 6.12, 8.10 (dining car) 1.45 P. M.

Leave New York, foot of Liberty street, 4.30, 8.00, 9.00, 10.00, 11.30 A. M., 1.30, 2.30, 3.30, 4.00 (two-hour train) 5.00, 6.00, 7.30, 8.45 P. M., 12.15 night. Sundays, 4.30, 9.00, 10.00, 11.30 A. M., 2.30, 4.00, 5.00, 6.00 P. M., 12.15 night.

Parlor cars on all day express trains and sleeping cars on night trains to and from New York.

FOR BETHLEHEM, EASTON AND POINTS IN LEHIGH AND WYOMING VALLEYS, 6.05, 8.00, 9.00 A. M., 1.00, 2.00, 4.30, 5.30, 6.33, 9.45 P. M. Sundays, 6.27, 8.32, 9.00 A. M., 1.03, 4.20, 6.33, 9.45 P. M. (9.45 P. M. does not connect for Easton on Sunday.)

For Schuylkill Valley Points

For Phoenixville and Pottstown—Express, 8.35, 10.00 A. M., 12.45, 4.00, 6.00, 11.30 P. M. Accom., 4.20, 7.42, 11.05 A. M., 1.42, 4.35, 5.22, 7.20 P. M. Sunday—Express, 4.00, 9.05 A. M., 11.30 P. M. Accom., 7.30, 11.35 A. M., 6.00 P. M.

For Reading—Express, 8.35, 10.00 A. M., 12.45, 4.00, 6.00, 11.30 P. M. Accom., 4.20, 7.42 A. M., 1.42, 4.35, 5.22, 7.20 P. M. Sunday—Express, 4.00, 9.05 A. M., 11.30 P. M. Accom., 7.30 A. M., 6.00 P. M.

For Lebanon and Harrisburg—Express, 8.35, 10.00 A. M., 4.00, 6.00 P. M. Accom., 4.20 A. M., 7.20 P. M. Sunday—Express, 4.00, 7.30 A. M.

For Pottsville—Express, 8.35, 10.00 A. M., 4.00, 6.00, 11.30 P. M. Accom., 4.20, 7.42 A. M., 1.42 P. M. Sunday—Express, 4.00, 9.05 A. M., 11.30 P. M. Accom., 6.00 P. M.

For Shamokin and Williamsport—Express, 8.35, 10.00 A. M., 4.00, 11.30 P. M. Sunday—Express, 9.05 A. M., 11.30 P. M. Additional for Shamokin—Express, week-days, 6.00 P. M. Accom., 4.20 A. M. Sunday—Express, 4.00 A. M.

For Atlantic City

Leave Chestnut street and South street wharves: Week-days—Express, 9.00 A. M., 2.00, 4.00, 5.00 P. M. Accom., 8.00 A. M., 4.30, 6.30 P. M. Sunday—Express, 9.00, 10.00 A. M. Accom., 8.00 A. M., 4.45 P. M.

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In its discussions of current topics by distinguished writers it has no rival in the country.—*Dubuque Herald.*

It is always abreast of the world.—*Springfield (Mass.) Republican.*

Not only the oldest but the best of our Reviews.—*Rochester Post-Express.*

There is no other magazine that approaches it.—*N. Y. Sun.*

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BOOK REVIEWS.

RULING IDEAS OF THE PRESENT AGE. By Washington Gladden, D. D. Boston and New York: Houghton, Mifflin & Co. Price, \$1.25.

To know the present, to have at least a clear idea of those laws, doctrines and pressing questions in which are bound up our spiritual belief, this is, perhaps, more important than a knowledge of the thought of past generations. Mr. Gladden's admirable essay is an attempt, as he explains, to give the present this understanding—to interpret the meaning of the ethical and intellectual movements that are going on around us all. The essay was awarded the prize in 1894, offered by Dartmouth College for an essay whose purpose it should be to impress on the minds of all Christians "a solemn sense of their duty to exhibit in their godly lives and conversation the beneficent effects of the religion they profess, and thus increase the efficiency of Christianity in Christian countries, and recommend its acceptance to the heathen nations of the world." The decision of the judge who gave Mr. Gladden the first place may be applauded. Furnishing, as his essay does, a lucid exposition of the truths embodied in some of the great doctrines which Christ's life and words set forth, its power for good is large. The ruling ideas of the age with regard to the inner life are, of course, recognizable to all Christian men, yet that they are recognized and with a full sense of what they carry with them is certainly to be doubted. Mr. Gladden's essay emphasizes their importance, points out the responsibilities an acceptance of them imposes on the individual, and suggests the direction in which they lead thought and action.

In eleven chapters he discusses the need for keeping the mind open to new truths, the doctrines of Fatherhood and Brotherhood, the responsibilities of man as an individual, both as regards himself and as regards his fellow men; the meaning of Christ's saying: "I came not to judge the world but to save the world," the law of property, religion and politics, the relation of each member of the community to public opinion, Pharisaism and the dualism of human experience. In a closing chapter he briefly reviews the fundamental ideas upon which rest the arguments and illustrations previously offered. The book is one for every thinking man, and the limpid style in which the author writes makes absorbing a dissertation upon a subject which, handled with lesser skill or a heavier touch would scarcely attract.

HISTORY OF THE JEWS. By Professor H. Graetz. Jewish Publication Society of America, Philadelphia.

This is the final volume of the English translation of Professor Graetz's splendid work. It completes the task which Bella Lowy, as editor of the translation, has carried out so successfully. The result of her labors is to make accessible to the English speaking people a work that is comprehensive in scope, accurate, temperate in its treatment of much discussed questions, scholarly and interesting in its style. It is not, strictly speaking, an ecclesiastical history, though, as the history of the Jews is practically the history of a church, it necessarily has a religious character. The work in its entirety tells the story of the Jewish people from the earliest time to a date only twenty years back. The present volume limits its consideration of Jewish history to that period embraced between 1648 C. E., the year of the persecution of the Jews in Poland, and 1870.

To recite even briefly the events which mark the history of the Jews during the period covered would be impossible here. Only by reading a work like Professor Graetz's can an adequate comprehension of the terrible sufferings of the Jewish race and their steadfast adherence to their religion be obtained. And the education of every broad-minded and cultivated man lacks something until he has acquainted himself with the struggle for existence and recognition, which has been made for so long by this people. Whether or not the reader of Professor Graetz's volumes is ready to acknowledge all that the author hopes for from fair-minded readers, at least, he will have gained a clearer insight into a history that is far too little known.

A HOUSE BOAT ON THE STYX. By John Kendrick Bangs. New York: Harper & Bros.

A genuine humorist is Mr. Bangs, and the best piece of humor that he has given us is the present book. Of course, the subject which he has selected is one of immense possibilities in the way of fun making, but the fact that he made such a happy choice of material detracts nothing from the success which is fairly his. Mr. Bangs has the knack of putting things cleverly, his witti-

cisms are always fresh and pointed, and there is evident in his work none of that straining to be smart, which so often spoils an otherwise laughable conceit. The idea of gathering the shades of such famous figures as Shakespeare, Bacon, Munchausen, Homer, Demosthenes, George Washington, Sir Walter Raleigh and others, in a house-boat on the river Styx, in charge of Charon, was a capital one, and, in the skilful hands of Mr. Bangs the situation is made to afford plenty of genuine fun. The author's own quick wit is amply illustrated in the sayings he puts in the mouths of the assembled shades, and, from beginning to end, the reader is amused by an exchange of remarks between these shades which surely must tickle his fancy immensely.

HERBERT VANLENNERT. By C. F. Keary. Philadelphia: J. B. Lippincott Co.

This is rather a well worked out story, though too much space is consumed in telling it, and the situations seem, at times, overdrawn. The heroine is a girl who seemed destined to be always misunderstood, but, of course, she finally is recognized at her true value, and gains what, we are to suppose, was happiness for her. The character drawing is rather good, and the author writes with apparent familiarity with the scenes described, and with no small skill in the management of conversations.

ART AND SCIENCE.

CHEMICAL studies and laboratory work appear to be conducive to longevity, or at least are not prejudicial thereto, if we may accept the death record of the *London Chemical Society* as any criterion. The ages of seventeen out of twenty-three fellows who died during 1892 are given in a publication of that society just to hand. It appears that between the ages of 30 and 40 the number of deaths was one; between 40 and 50, two; 50 and 60, three; 60 and 70, two; 70 and 80, six; 80 and 90, two; above 90, one; average age at death, 67.

A cinematograph has been invented by M. Lumière, of Paris, which is a great improvement on the kinoscope. The principal feature is a mechanism by which the film is at rest during illumination, and fifteen images a second only, instead of thirty, suffice to give continuity. The film is at rest during two-thirds of the time of passage of each image; in the remaining third it is seized and carried forward to the next image by a set of teeth attached to a frame whose motion is governed by a cam worked by a revolving handle. There is also an arrangement for projecting the images upon a screen so as to be visible to many persons at once. The same apparatus serves as a camera for taking the photographs and for printing transparencies from the negative film. An exhibition was given at the office of the *Revue Générale des Sciences*, at which the evolutions of curiassiers, a house on fire, a dinner party and street scenes were shown.

A typewriter for the use of the blind has been invented. It works like an ordinary typewriter in impressing the print of letters, but also makes a raised cut on the other side by which the blind can read. Matter typewritten in this way can be used both by the blind and those who can see.

Professor Frederick V. Coville, of the United States Department of Agriculture, recently climbed to the summit of Mount Saddleback, Me. Professor Coville found there many Arctic Alpine plants, including Greenland chickweed, Alpine holygrass, mountain cranberry, Arctic rush, Arctic pinks and many others. His aneroid barometer gave the altitude as 4,400 feet above sea level.

At the sale of the manuscripts of the late Sir Thomas Phillips, in London, a number of royal wardrobe books brought high prices; that of Edward III in 1332, \$470; that of Queen Elizabeth in 1559-'60, \$650; that of Edward VI and Mary, \$335, and an account of the daily expenses of Henry VIII, \$700. The History of Ireland, by Giraldus Cambrensis, twelfth century, brought \$560; Gower's Confessio Amantio, fifteenth century, \$660; a thirteenth century life of Thomas a Becket, \$675; a fourteenth century Bracton, de legibus Angliæ, with an illuminated initial showing Henry III giving out the law, \$360; a thirteenth century Laws of Edward the Confessor, \$645; a fourteenth century Boetius, \$450, and a thirteenth century Aristotle, \$250.

The Temptation of Katharine Gray.

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Professor John A. Zahm, C. B. C. of the University of Notre Dame (author of Bible, Science and Faith), who is probably the foremost authority on science in the American Catholic Church, has been honored by the Pope with the Degree of Doctor of Philosophy. — *New York Tribune*.

LUCAS.

AGNOSTICISM AND RELIGION. BY REV. G. S. LUCAS, of the Catholic University of America. Being an examination of "Spencer's Religion of the Unknowable." Preceded by a History of Agnosticism from Xenophanes to Spencer. One vol. Octavo. Cloth. Price, \$1.25.

MGR. LeCOUTIER.

THOUGHTS AND COUNSELS FOR WOMEN OF THE WORLD. BY MGR. LeCOUTIER, Bishop of Montpellier. Translated from the French by Maria Clotilde Redfern. 12 mo. Cloth. 246 pages. Price, \$1.25.

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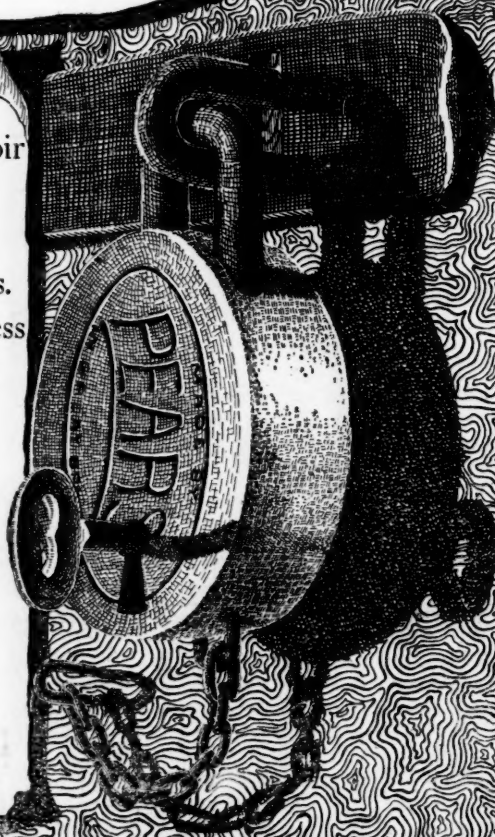
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